

Do you have existing annuity clients who:

- ◆ Hope to transfer money to their heirs?
- ◆ Don't rely on their existing annuity for income?

Introduce your clients to an exciting concept in wealth transfer. Lifetime Legacy is a universal life insurance policy designed specifically for the wealth transfer market. It's an easy way your clients can help maximize the wealth that they plan on leaving to their heirs.

Lifetime Legacy can:

- ◆ Potentially increase the legacy your clients can leave to their heirs
- ◆ Pass on this legacy income tax-free
- ◆ Provide an advance of up to 80% of the death benefit in case of permanent nursing home confinement¹



Take a look at this example:

Helen has \$50,000 in an annuity. She wants to pass on the money to her family and does not anticipate ever using this money.

She purchases a Lifetime Legacy policy and has immediately increased the legacy she can leave to her beneficiaries by almost 100%. She now has an initial guaranteed death benefit of \$99,133. If Helen were to die due to accidental injuries, an additional death benefit would be available making the total death benefit \$198,266. If this occurred while riding as a fare-paying passenger on a common carrier, the total death benefit would be \$297,399.²

Assumptions: 64-year-old female, non-smoker, 15% tax bracket, annuity cost basis of \$40,000. No policy loans, withdrawals, or accelerations of the death benefit have been taken. All information shown here is hypothetical, intended for illustrative purposes only, and not guaranteed.

Contact [Agency Name] for more information about how you can help increase your client's legacy.

[phone number]
[email address]

¹Accelerated Benefit Payment Rider (Rider Series 2149). Certain limitations and exclusions apply. The permanent nursing home benefit is payable after a 90-day elimination period from the time confinement begins. Because accelerated benefit payments are treated as loans against the policy, interest will apply and will gradually decrease the amount of proceeds payable over time. ²Accidental Death Benefit Rider (Rider Series 2169). Rider will pay an additional death benefit if death occurs due to accidental injury(ies) no later than 90 days following the date of the accident. The additional death benefit will be equal to 100% of the base policy death benefit if death is the result of an accidental injury, or 200% of the base policy death benefit if death is due to injury as a direct result of an accident while riding as a fare-paying passenger on a common carrier. Please see Rider for all benefits and exclusions.

Lifetime Legacy (Policy Series 258), the Accelerated Benefit Payment Rider (Rider Series 2149) and the Accidental Death Benefit (Rider Series 2169) are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO and may vary in accordance with state laws. Some products and riders may not be available in all states. Certain restrictions apply. Consult contract and riders for all limitations and exclusions. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing the company can give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material. Lifetime Legacy may be designated as a Modified Endowment Contract (MEC). Distributions of gain are subject to income taxation rules and IRS early distribution penalties. Please consult your tax advisor for further details.. «Agency Name» is an authorized agency of Americo.

[Agent Name]
[Address]
[City, State ZIP]

Show your existing
annuity clients
how they can potentially
increase their legacy

W Facts about Wealth Transfer

It's estimated that over the next several decades, a wealth transfer of roughly \$30 trillion will pass from one generation to the next.¹

The number of Americans aged 65 and over grew from 35 million in 2000 to 49.2 million in 2016 - accounting for 15.2% of the total population.²

The population of Americans age 65 and older will increase from 46 million in 2016 to over 98 million by 2060 (113% increase).³

¹Source: "Advisors brace for the \$30 trillion 'great wealth transfer,'" CNBC, 2016.

²Source: "The Nation's Older Population is Still Growing, Census Bureau Reports," US Census Bureau, 2017.

³Source: "Fact Sheet: Aging in the United States," Population Reference Bureau, 2016.